



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: I'm thinking of changing my Medicare Part D plan. What do I need to do?

Each year Part D Prescription Drug plans change what they cost and what they cover. Many Medicare beneficiaries can benefit by comparing available plans annually to see what is the best plan for them.

The next general open enrollment for Part D plans starts on November 15, 2009 and ends December 31, 2009. During this time, people with Medicare can add, drop or change their prescription drug coverage. You can also select a health plan for your 2010 coverage. If you decide not to change plans, no action is required to continue your current coverage.

If you enroll in a Part D plan or change plans during Open Enrollment, the new coverage will begin on January 1, 2010 and will continue for the entire year.

Detailed information about the 2010 plans is available in the *Medicare and You* handbooks, at 1-800-MEDICARE, and online.

At www.medicare.gov, beneficiaries can use the Medicare Prescription Drug Plan Finder and Medicare Options Compare to enter their

Medicare number, age, health status, local pharmacy, and their current prescriptions to receive detailed information that will help them compare prescription drug plans and Medicare Advantage health plans that serve their area.

At the Web site, users can find one overall summary score for the five-star ratings of the quality and performance of plans. Plan ratings are intended

to help people with Medicare choose a Medicare Advantage health plan, a Medicare Advantage Prescription Drug Plan, or a stand-alone Prescription Drug Plan by combining cost and coverage information with quality and performance information.

For more information about finding a plan that is right for you, or if you need extra help paying for your drug costs, contact SHIP at 1-800-452-4800.

October 1	Drug and Health Plans begin marketing
October 2	Terminating plans notify members
Mid October	Drug Plan Finder with 2010 plan data available
By October 31	Annual Notice of Change sent by your current drug plan
By October 31	Medicare & You handbook mailed
November 15	Enrollment for 2010 begins
December 31	Enrollment period ends
January 1, 2010	Enrollment for 2010 continues for Medicare Advantage Plans (Only if you already have a plan with Part D coverage. You can only switch to a plan that has Part D coverage if you already have Part D coverage.)
March 1, 2010	Enrollment for 2010 ends

2010 Prescription Drug Costs

Deductible	\$ 310
Reduced Deductible	\$ 63
Initial Coverage Limit	\$2,830
Out-of-Pocket (OOP) Threshold	\$4,550
Minimum Co-Pays (Catastrophic Portion of Benefit)	
Generic/Preferred Drug	\$ 2.50
All Other Drugs	\$ 6.30
Total Out-of-Pocket Expense	\$6,440

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.